

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JOSEPH M. PANIGALL  
SHEILA A. PANIGALL

Case No. 18-24599CMB

Debtor(s)

Ronda J. Winnecour

Chapter 13

Document No. \_\_\_\_

Movant

vs.

SANTANDER BANK NA

Respondent(s)

INTERIM NOTICE OF CURE OF ARREARS

Chapter 13 Trustee Ronda J. Winnecour gives notice to the holder(s) of claims secured by a security interest in the debtor's principal residence, i.e. the Respondent(s) named above, that the amount required to cure the **prepetition** default has been paid in full. This notice does not replace the notice required by Bankruptcy Rule 3002.1(f), which will be filed and served by the Trustee after the debtors have completed all payments required under the plan.

The holders of a claim secured by a security interest in the debtor's principal residence are requested to notify the debtor, debtor's counsel and the Trustee if the creditor does not agree that the debtor has paid in full the amount required to cure the **prepetition** default on the claim. The statement should itemize the required cure, excluding postpetition amounts due, if any, that the holder contends remain unpaid as of the date of the statement.

Trustee Record Number - 31  
Court Claim Number - 21

5/12/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

(412) 471-5566

cmechf@chapter13trusteedpa.com

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**CERTIFICATE OF SERVICE**

I hereby certify that on the date shown below, I served a true and correct copy of Interim Notice of Cure of Arrears upon the following, by regular United States mail, postage prepaid, addressed as follows:

JOSEPH M. PANIGALL, SHEILA A. PANIGALL, 518 SALISBURY DRIVE, GREENSBURG, PA 15601  
ABAGALE E STEIDL ESQ, STEIDL & STEINBERG PC, 436 SEVENTH AVE STE 322, KOPPERS  
BUILDING, PITTSBURGH, PA 15219  
SANTANDER BANK NA, PO BOX 847051, BOSTON, MA 02284-7051  
SANTANDER BANK NA, 1130 BERKSHIRE BLVD, MC: PA-WYO-BKR2, WYOMISSING, PA 19610  
GROSS MCGINLEY LLP, 33 SOUTH 7TH ST, ALLENTOWN, PA 18105

05/12/2025

/s/ Roberta Saunier

Administrative Assistant  
Office of the Chapter 13 Trustee  
CHAPTER 13 TRUSTEE WD PA  
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